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CANADA

HOUSEHOLD COST ACCOUNTING IN CANADA

THE LITTLE BLUE BOOKS
HOUSEHOLD SERIES

ISSUED BY
DEPARTMENT OF HEALTH, CANADA
OTTAWA

“**M**y advice is never to do tomorrow what you can do today—Procrastination is the thief of time.”

“My other piece of advice, Copperfield, said Mr. Micawber, you know. Annual income twenty pounds, annual expenditure, nineteen nineteen six, result, happiness, annual income twenty pounds, annual expenditure, twenty pounds, ought and six, result, misery. The blossom is blighted, the leaf is withered, the God of day goes down upon the dreary scene and in short you are floored. As I am.”

—Charles Dickens.



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A SAFE PLACE

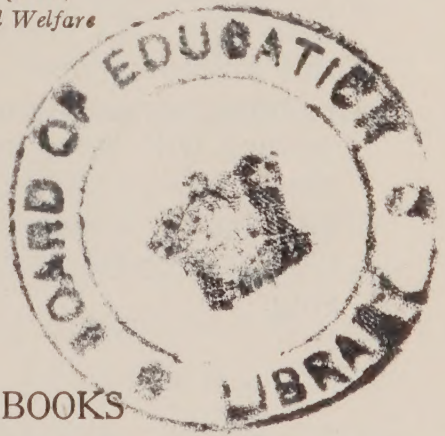
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DOMINION OF CANADA

DEPARTMENT OF HEALTH

HOUSEHOLD COST ACCOUNTING IN CANADA

BY
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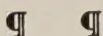
THE LITTLE BLUE BOOKS
HOUSEHOLD SERIES

OTTAWA
F. A. ACLAND
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
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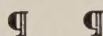
“He that gets out of debt, grows rich.”

—George Herbert



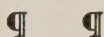
“No genuine observer can decide otherwise than that the homes of a nation are the bulwark of personal and national safety and thrift.”

—J. G. Holland



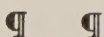
“I often found her out in the kitchen making wonderful dishes out of nothing—by “nothing” I mean things most folk throw away. When I watched her one day put some red apple peelings in a small saucepan to cook I thought she was carrying her economical methods too far, but when I saw the little glass of pretty pink jelly which resulted I was simply dumbfounded! When she explained to me how that little economy would save her opening up a fresh sealer of fruit, because she would use the jelly in a trifle for dessert the following day, I began to see that the phrase “Domestic Economy” stood for something.”

—Lilian D. Milner.



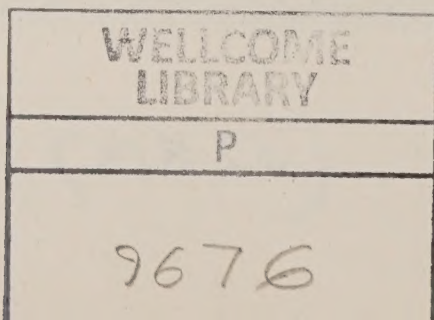
“God bless the good natured, for they bless everybody else. He whose disposition is cheerful, imaginative, and humorous has a summer of the soul, and in that summer atmosphere reason will act more clearly, conscience will be sounder, fidelity will act better than if they are exercised in a frigid zone or in the chills and peltings of a morose disposition. Wherever you go, if God gave you gaiety and cheer of spirits, shine and sing.”

—Henry Ward Beecher



“Great Britain’s goal is to ensure that every man and woman in the country may enjoy the just proceeds of their labour, and that every child born into the country may have a fair sporting chance. . . .”

—Edward, Prince of Wales, Dec. 19, 1919



HOUSEHOLD COST ACCOUNTING

FAMILY finance is more important than any other kind of finance, because it is the basis on which all other Departments of Finance rest. National finance rests directly on household finance.

It is not nearly as hard as it looks to keep good accounts. Give five minutes every day to put down what you have paid out or received in the last twenty-four hours, and then you will always be up-to-date and happy in your mind. Sometimes five seconds will do. It is letting things go for two or three days or a week that gives you that uneasy feeling in the region of your purse. Square everything once a day and you will be happier. When you do a thing well and truly you always enjoy it. Spending money carelessly is a bad habit. The whole family should co-operate in making the budget.

Then of course you need a good sound foundation for your finance. We have to make our plan or budget. Making our budget is not any harder than making our bed. Here is the frame of the bed, the mattress, pillow, pillow-case, underlay, sheets, blankets, coverlet. All we have to do is to arrange and place them in proper order. In other words, first assemble your

materials and then arrange them. The materials of a budget are certain facts which we must now ascertain. This piece of work is interesting as well as important. It is one of the things which you and your husband can do together and that makes it more worth while. It goes a long way to secure the success and happiness of the home to have these matters properly attended to. Then you will have things on a proper basis and will not need to "talk money" too much or too often, which will be a great comfort to you and everybody. Haphazard spending generally means that the little needs of the moment (which we can do without) run away with the money which we should keep for great needs.

Sensible people always face the facts of life, and that is one great reason of their success and happiness. Here are some of the facts we need to make our budget,—

How Much Money Have We?

First.—Find out what your Yearly Income is likely to be. How much Have We To Spend?

Second.—Make up your mind not to spend every cent of Your Yearly Income. Save something. Invest it in life insurance or a Victory Bond or some other real investment. Subtract the amount you are going to save from

the amount of your Yearly Income. The result is your Spending Income. Even if you can only save twenty-five cents a week, it is worth while. Save something if you can.

Save for something if you can. It helps to have a good reason for saving. A young girl opened a Savings Bank Account with \$5, intending to save up to buy a fur coat for \$150. When her balance was \$150 she thought she would rather go on till she had enough to buy a small automobile. When she reached \$500 she had a chance to buy a home by payment of \$500 cash. So the thought of a fur coat expanded to the thought of an automobile and the automobile became a home.

Saving for good, helpful, labour-saving household equipment is a wise plan. Invest your savings wisely. The Baby is your biggest Bondholder. Children are the best investment.

Third.—Divide Your Income among the different necessary things you have to provide.

These three principles will help to avoid worry and trouble.

The Household Allowance

If the household expenses are to be met out of a definite allowance, then we must understand

clearly what this allowance is to pay for or else the plan of an allowance does not work out well or fairly. Many intelligent persons, even persons of some experience, have a hazy idea that food is the only thing Mother has to buy, whereas the truth is that there are daily irreducible expenditures for the following, especially in a town: Cleaning supplies, small household repairs, household help, ice, repairs and cleaning of clothing, small furnishings, replacing of broken equipment, coal-oil, gas and electric light bills and many other things which cost less than \$5 but count up fast.

The allowance plan is not so good as the budget plan. It is far better to plan out in advance what we can afford to spend and how we think it best to divide that sum. The allowance plan is not really good business, for Father and Mother should share equally in planning and directing the spending, and as soon as they are old enough, the children should understand about this very important matter.

Home and family life are a partnership—the greatest and best partnership in life. It is not so much your income as your ideals of family and national life that direct you in making your budget. Everything must be taken into account—age, climate, occupation, health and many

other things. A wise expenditure for one family may be foolish for another. Never mind about "keeping up appearances." It is not what you have, but what you are that really counts.

How Can I Make Some Money?

"Any successful business we are told must be built on absolute honesty and attention to detail and this is true perhaps to a greater extent of a small business. You must realize this—that your name on a pound of butter, a carton of eggs, a pot of jam should be the guarantee to the consumer. As business women, you must be strictly honest. You must stand behind your every product and say—this article is good—it is up to standard, for my name is on it. This is the first essential of a successful business.

Now as to the fields a home woman may enter. It would seem that of necessity they must be limited. Such, however, is not the case. Indeed the difficulty is only in the choosing. Those we most frequently think of, that lie closest at our hands are the raising of poultry and the making of butter. Women are especially fitted for the poultry business since there is so much detail in it. Now suppose as a farm woman you are seriously thinking of

chickens as income earners. Do you know that the market for good eggs is practically unlimited—that only 1 per cent of the eggs produced in this country come from commercial poultrymen—and that the farmer produces the 99 per cent? Probably you have a flock of some sort. Ask your Agricultural Representative to go over your flock with you. He will carefully cull your birds, show you which birds are paying guests and which star boarders. The culls should be penned up and fed properly for market. Don't sell them alive to the first buyer who comes along. That's just throwing your money away. Your adviser, the Agricultural Representative, will see that you get the Poultry Bulletin which will tell you how to fatten, kill, dress and ship your birds.

Now as to your good birds, what sort of housing can you provide for them? To pay you, they must have a dry, sunny, well-ventilated pen, free from drafts, and with good light. Perhaps your pen doesn't suit you and possibly your men are from Missouri and must be shown that this scheme of yours is going to pay. In that case, go buy some nails and a bundle of laths, tighten up every hole, north, east and west, put cotton fronts on the south, fill your pen six inches deep with straw, don't

crowd your birds, feed according to your bulletin, and then gather the eggs. When your men folk see that you are going to succeed and also what a horribly amateur carpenter you are, I think probably they will help. Briefly, then if you want to make money from poultry—first, cull, getting into one breed if possible, give your birds good feed, fresh water, sunlight, deep litter and (so says one poultry man) kindly appreciation,—and your egg-basket will be filled.

Then as to butter, that begins of course with your cows. Do you know what breed of cow makes the most butter? Find that out first of all. Of course you can't change your herd all in a night. You don't want to, but at least it gives you something to work up to. Here again your Government is waiting to help you, and the first step again is culling. Test and weigh the milk from each cow so that you can say which cow pays for herself. Go into feeds. Some make milk, others beef. Find out which is which and see that your cows get what they need. Possibly you have made butter, and good butter for years. Nevertheless get the bulletin on butter-making and use it. There is one woman for whom there is no hope—the woman whose mind is closed to any suggestion

or new idea since her grandmother makes good butter without any of this folderol. She is in the same class as the woman who thinks tartar is a protection to her children's teeth. So therefore if on reading your Government bulletin, you feel a sniff of contempt coming—choke it. If you are making any quantity of butter, provide your self with a butter-worker. They are easily made and the butter is of nicer texture than if worked by hand. For good butter, as for fresh eggs, there is a splendid market; apart from the satisfaction we all take in turning out, an excellent article.”*

ON THE LAND

You are living on a farm and own the house and farm. You are the most independent person in the world. Congratulations to you! You will raise most of your own food and while it is good business, perhaps, to charge yourself so much, in your accounts, for that food, it is not really necessary. Your own land and your own labour give you your food. If you have borrowed money to buy the farm or build the house, the yearly interest on that money is really the yearly rent you are paying, and should be reckoned as part of your expenditure.

* Katharine Scott Aitken.

DIVIDING THE INCOME

Now you have to divide up your Income so as to cover Rent, Food, Clothing, Light, Heat, Cleaning, Repairing, Church, Education, Books, Travel, Recreation, and other things.

“A week’s wages for a month’s rent,” said a Canadian workingman. This is a very high proportion—25 per cent of the whole income. Would you not like to have “A Little Place of Our Own?” You Can. That is one reason why Canada is such a good country to live in. You can own your own home. It is considered that we can afford to buy a home equal in value to twice our annual income.

The amounts required for housing and for fuel and light depend upon local conditions. In most cities between fifteen per cent and twenty-five per cent of the total family income will be required for rent and between five per cent and ten per cent for fuel and light.

The proportion required for food varies with the size of the family, and the amount expended should not be too small to provide sufficient good food. The smaller your income is the larger is the proportion of it which must be spent for food. If your income is \$600 and you have no farm or garden, then you will have to spend \$240 or forty per cent on food. If your income is

\$2,400 and your family is the same size, you will not need to spend more than twenty-two per cent on food, or about \$308. It is not economical to try to do without the indispensable foods—the protective foods—foods that protect your health and prevent disease. The diet should be good and nourishing. Milk and eggs, bread and butter, cereals, cheese, meat or fish once a day, vegetables, especially green vegetables, and fruit are necessary to good health. The money spent on them is an investment. Money spent on keeping you and Father well and strong and on giving the children good health, proper growth, and a good education is the best investment of all. Milk is indispensable for children. They must have it to keep well and strong and growing. Get the worth of your Food-Money. It will save you a great many other expenses. Do not waste a grain of food. Buy food according to season. Don't buy strawberries in February. Buy little or no imported fruit or vegetables. Eat Canadian fruit. Grow your own Fruit and Vegetables in Your Own Garden.

Cake costs much more than it is worth in nourishment. Quite good for a change or a treat, especially if you make it yourself. But cake and candy cost more than they are worth.



A "CASH CROP,"

Canadian Government Motion Picture Bureau,
Ottawa.

HOW MUCH OF THE INCOME SHOULD BE SPENT FOR CLOTHING AND OTHER THINGS?

The answer to this question will depend upon how much you have left after providing for food, fuel and rent or housing. Think it well over. Do not forget about your husband's allowance for dress and personal expenses, nor about your own allowance for dress and personal expenses. You both need it. Do not leave it to haphazard and chance. Economic experts say we should allow to a married woman five per cent of the family income for her clothes. Her husband will manage on a little less for his clothes. But if Mary, their daughter, is a stenographer they say she will need about twenty per cent of her own income for her clothes.

The home is the place for nourishing mind and soul as well as body. A good book, a picture,—perhaps costing only twenty-five cents, or even less,—the money which goes to the Church or to help others who are more needy than you and your family—all these need your thought and wisdom. In nothing is good judgment and character more clearly shown or more surely developed than in these expenditures, for these mean advancement, progress and growth. Anything we can do for others is a good thing.

Few of us will be ready for a better world till we have made a better use of this present world.

Economy

Real economy in the buying of clothing may be secured by studying the times and seasons of special sales and bargains. There are cheap clothes which are dear at any price. Never buy such things. There are good clothes which may be the least bit out of fashion or out of season which will "come in" beautifully for next winter, or next summer, as the case may be. Learn all you can about buying. The more you know, the more wisely and well you can spend your money. As a rule, buy what you really like. It will help to make you happy.

And buy in proper quantities. Buying in bulk is much cheaper than buying in a package. Much money is saved by remembering this.

HOW TWELVE THOUSAND FAMILIES DIVIDED INCOME

The following table shows the percentages of income spent on the principal items according to the total family income ascertained by information from over 12,000 families by the United States Bureau of Labour Statistics in 1917 when prices were about the same as in 1922.

PER CENT OF EXPENDITURES PER ANNUM FOR THE
PRINCIPAL GROUPS OF ITEMS OF COST OF LIVING.
FAMILIES IN 92 INDUSTRIAL CENTRES, BY INCOME
GROUPS, IN THE UNITED STATES, 1917

Income Group	Number of Families	Average per Family for—					
		Food	Clothing	Rent	Fuel and Light	Furniture and Furnishings	Other Things
		%	%	%	%	%	%
Under \$900.....	335	44.1	13.2	14.5	6.8	3.6	17.8
\$900 and under \$1,200....	2,423	42.4	14.5	13.9	6.0	4.4	18.7
\$1,200 and under \$1,500..	3,959	39.6	15.9	13.8	5.6	4.8	20.2
\$1,500 and under \$1,800..	2,730	37.2	16.7	13.5	5.2	5.5	21.8
\$1,800 and under \$2,100..	1,594	35.7	17.5	13.2	5.0	5.5	23.0
\$2,100 and under \$2,500..	705	34.6	18.7	12.1	4.5	5.7	24.3
\$2,500 and over.....	353	34.9	20.4	10.6	4.1	5.4	24.7
All.....	12,096	38.2	16.6	13.4	5.3	5.1	21.3

HOW MUCH CAN WE SAVE?

In the above table Other Things covers all other expenditures and includes the amounts saved either for investment at interest or to be used for life or endowment insurance. It is usually thought that an average family living in a city on less than \$1,200 per year will not be able to save more than is required for the premium on a minimum amount of life insurance. When the income is larger, for an average family a small percentage should be invested either wholly in life or endowment in-

surance or kept in the bank or other safe place for education or for the purchase of a home, or for other purposes. But don't save in a miserly way.

For an ordinary family of father, mother and three children the accompanying table shows the estimated division of expenditure per year based upon the results of various investigations in Canada and the United States. These figures may help you in making your own calculations and your own budget. You will likely find some of them too high and some too low.

This budget includes about eight pounds of meat per week and one pound of fish. If the father and mother are engaged in hard muscular work two or perhaps three pounds more meat per week might be desired or a larger quantity of cereals or beans. If engaged in a sedentary occupation less than eight pounds of meat per week might be desired but more fruit and fresh vegetables. Vegetables, fruit, eggs, milk and other dairy products you must eat for health. Eat more of these and less meat. Too much food, especially too much meat, gives the digestive organs and the organs of elimination too much work to do and so increases the danger of disease and premature loss of strength and working power.

DETAILS AND COST

Foods

Item	Quantity per year	Price	Cost per year
		\$ cts.	\$ cts.
<i>Meats and Fish—</i>			
Beef, sirloin steak.....	50 lb.	0 30	15 00
“ round steak.....	50 “	0 25	12 50
“ rib roast.....	50 “	0 20	10 00
“ shoulder roast.....	50 “	0 15	7 50
“ stewing meat.....	50 “	0 15	7 50
Veal, roast, forequarter.....	10 “	0 20	2 00
Mutton, leg roast.....	25 “	0 30	7 50
Lamb.....	10 “	0 35	3 50
Pork, fresh, ...	25 “	0 30	7 50
“ “ chops.....	25 “	0 35	8 75
“ salt, mess.....	10 “	0 25	2 50
Bacon, breakfast.....	25 “	0 40	10 00
Ham, smoked.....	25 “	0 50	12 50
Fish, fresh.....	25 “	0 20	5 00
“ frozen.....	10 “	0 20	2 00
“ boneless cod.....	10 “	0 20	2 00
“ salt, herring.....	5 doz.	0 65	3 25
“ smoked, haddie, etc.....	5 lb.	0 20	1 00
“ canned, salmon.....	10 “	0 35	3 50
Other meats, fish, etc.....			2 50
Total.....			126 00
<i>Dairy Products, etc.—</i>			
Butter, dairy.....	75 lb.	0 40	30 00
“ creamery.....	75 “	0 45	33 75
Cheese, old.....	10 “	0 30	3 00
“ new.....	10 “	0 30	3 00
Milk.....	730 qt.	0 12	87 60
Eggs, fresh.....	25 doz.	0 35	8 75
“ cooking, etc.....	25 “	0 30	7 50
Lard.....	25 lb.	0 20	5 00
Total.....			178 60
<i>Bread, Cereals, etc.—</i>			
Bread, white, standard.....	500 lb.	0 07	35 00
Soda biscuits.....	10 “	0 20	2 00
Flour, white, standard.....	100 “	0 05	5 00
“ whole wheat, etc.....	50 “	0 05	2 50
Oatmeal and Rolled Oats.....	50 “	0 05	2 50
Cornmeal.....	25 “	0 05	1 25
Rice.....	10 “	0 10	1 00
Tapioca.....	5 “	0 10	0 50
Sago.....	2 “	0 10	0 20
Barley, pearl.....	5 “	0 10	0 50
Total.....			50 45



A GOOD HEN.

Canadian Government Motion Picture Bureau,
Ottawa.

FOODS—Continued

Item	Quantity per year	Price	Cost per year
		\$ cts.	\$ cts.
<i>Vegetables—</i>			
Potatoes.....	8 bags	1 35	10 80
Beans, dry.....	10 lb.	0 10	1 00
Turnips.....	1 bu.	0 50	0 50
Carrots.....	1 pk.	0 75	0 75
Beets.....	1 pk.	0 75	0 75
Cabbage.....	12 head	0 05—0 10	0 90
Onions.....	25 lb.	0 15	3 75
Corn, canned.....	12 cans	0 15	1 80
Peas, canned.....	12 "	0 20	2 40
Tomatoes, canned.....	12 "	0 20	2 40
Beans.....	12 "	0 25	3 00
Sundries.....	10 p.c.		3 10
Total.....			31 15
<i>Fruits—</i>			
Apples, in pecks or bush.....	2 bu.	2 00	4 00
" in doz., lb. or gal.....	8 gal.	0 25	2 00
Evaporated apples.....	10 lb.	0 25	2 50
Prunes.....	10 "	0 20	2 00
Raisins.....	15 "	0 30	4 50
Currants.....	10 "	0 25	2 50
Jam, raspberry, etc.....	15 "	0 25	3 75
Fruit, canned, peaches, etc.....	15 cans	0 35	6 25
Sundries, fresh, for canning, etc.....	25 p.c.		8 85
Total.....			35 35
<i>Sugar, etc.—</i>			
Sugar, granulated.....	200 lb.	0 08	16 00
" yellow.....	50 "	0 75	3 75
Molasses.....	$\frac{1}{2}$ gal.	0 90	0 45
Corn syrup.....	2 lb.	0 12 $\frac{1}{2}$	0 50
Honey, 5 lb. pail, etc.....	5 "	0 25	1 25
Total.....			21 95
<i>Tea, etc.—</i>			
Tea, black.....	13 lb.	0 55	7 15
" green.....	13 "	0 60	7 80
Coffee.....	5 "	0 50	2 50
Cocoa.....	1 "	0 25	0 25
Total.....			17 70

FOODS—Concluded

Item	Quantity per year	Price	Cost per year
		\$ cts.	\$ cts.
<i>Condiments, etc.—</i>			
Vinegar.....	1 gal.	0 50	0 50
Salt.....	10 lb.	0 04	0 40
Pepper.....	$\frac{1}{2}$ "	0 20	0 30
Cream of tartar.....	4 "	0 80	3 20
Baking soda.....	2 "	0 10	0 20
Spices, extracts, etc.....	10 p.c.		0 50
Total.....			5 11
FUEL AND LIGHT			
Coal, anthracite.....	5 tons	17 00	85 00
" bituminous.....	$\frac{1}{2}$ ton	10 00	5 00
Wood, hard.....	$\frac{1}{2}$ cord	12 00	6 00
" soft.....	$\frac{1}{2}$ "	10 00	5 00
Coal oil.....	1 gal.	0 30	0 60
Electric light and gas.....			12 00
Lamps and electric supplies.....			0 75
			114 35

CLOTHING

—	Average Quantity per year	Price	Cost
		\$ cts.	\$ cts.
MAN			
Overcoat.....	$\frac{1}{2}$	20 00	10 00
Raincoat.....	$\frac{1}{2}$	10 00	2 00
Suit.....	$\frac{1}{2}$	25 00	12 50
Trousers.....	1 pair	4 00	4 00
Sweater coat.....	$\frac{1}{2}$	2 50	1 25
Overalls.....	2 pairs	2 00	4 00
Working shirt.....	2	1 50	3 00
" jacket.....	1	2 00	2 00
Socks, heavy mixed, etc.....	4 pairs	0 65	2 50
" light cashmere, etc.....	2 "	0 60	1 20
" light cotton, etc.....	2 "	0 35	0 70
Underwear, winter.....	2·2 suits	3 00	3 00
" summer.....	2·2 suits	1 50	1 50
Nightshirts.....	2·2	1 50	1 50

CLOTHING—Continued

	Average Quantity per year	Price	Cost per year
		\$ cts.	\$ cts.
Shirt, white, etc.....	2	1 50	3 00
Boots, working.....	2 pairs	4 00	8 00
“ street.....	1 “	6 50	6 50
Rubbers.....	1 “	1 25	1 25
Hat, felt.....	$\frac{1}{2}$	4 00	2 00
Cap, street.....	$\frac{1}{2}$	1 50	0 75
“ working.....	1	0 50	0 50
Gloves, working.....	1 pair	1 75	1 75
“ woollen or lined.....	$\frac{1}{2}$ “	1 50	0 75
Mitts.....	1 “	0 75	0 75
Collars.....	6	0 25	1 50
Handkerchiefs.....	6	0 15	0 90
Sundries.....	5 per cent		3 75
Total.....			80 65
WOMAN			
Coat.....	$\frac{1}{2}$	20 00	10 00
Raincoat.....	$\frac{1}{2}$	10 00	2 00
Suit.....	$\frac{1}{2}$	30 00	15 00
Waists.....	2	1 25	2 50
Skirts.....	1	4 00	4 00
Underskirt, coloured.....	1	2 50	2 50
“ white.....	2-2	1 25	1 25
Wash dresses.....	2	1 50	3 00
Aprons, materials.....	5 yds.	0 25	1 25
Corset.....	1	1 75	1 75
Stockings, winter.....	4 pairs	0 75	3 00
“ summer.....	2 “	0 65	1 30
Underwear, winter.....	2-2	1 50	1 50
“ summer.....	2-2	1 00	1 00
Nightgowns, flannel materials.....	3 yds.	0 35	1 05
“ cotton materials.....	3 “	0 30	0 90
Boots.....	1 pair	6 00	6 00
Shoes.....	1 “	4 00	4 00
Slippers.....	1 “	2 00	2 00
Rubbers.....	1 “	1 00	1 00
Hat, materials, etc.....			3 50
Gloves, woollen.....	1 pair	1 00	1 00
“ light.....	1 “	1 25	1 25
Sundries.....	10 per cent		6 75
Total.....			77 50

CLOTHING—Continued

	Average Quantity per year	Price	Cost
		\$ cts.	\$ cts.
BOY—11 TO 13 YEARS			
Overcoat.....	$\frac{1}{2}$	12 00	6 00
Suit.....	1	12 00	12 00
Trousers, good.....	1 pair	2 50	2 50
“ medium.....	1 “	1 50	1 50
Sweater coat.....	$\frac{1}{2}$	2 50	1 25
“ pullover.....	$\frac{1}{2}$	2 00	1 00
Stockings, winter.....	4 pairs	0 75	3 00
“ summer.....	2 “	0 50	1 00
Underwear, winter.....	2·2 suits	2 00	2 00
“ summer.....	2·2 “	1 50	1 50
Nightshirt.....	2	0 90	1 80
Boots, heavy.....	2 pairs	4 00	8 00
“ dress.....	1 pair	3 50	3 50
Cap, winter.....	1	0 60	0 60
“ summer.....	1	0 50	0 50
Mitts or gloves.....	1 pair	0 75	0 75
Shirts, white, etc.....	2	0 85	1 70
Collars.....	6	0 20	1 20
Sundries.....	5 per cent		2 60
Total.....			52 40
GIRL—7-10 YEARS			
Coat.....	1	8 00	8 00
Dress, winter.....	2	2 50	5 00
“ summer.....	1	1 75	1 75
“ materials.....	6 yds.*	0 30	1 80
Sweater coats.....	$\frac{1}{2}$	4 00	2 00
Underskirts, coloured material.....	$1\frac{1}{2}$ yds.	0 35	0 53
“ white material.....	$1\frac{1}{2}$ yds.	0 30	0 45
Aprons, material.....	3 yds.	0 25	0 75
Stockings, winter.....	2·2 pairs	0 75	0 75
“ summer.....	3·2 “	0 35	0 53
Underwear, winter.....	2·2 suits	1 50	1 50
“ summer.....	3·2 “	0 70	1 05
Nightgowns, flannelette.....	$2\frac{1}{2}$ yds.	0 35	0 88
“ white, cotton materials..	$2\frac{1}{2}$ “	0 30	0 75
Underwaists.....	2	0 25	0 50
Boots.....	1 pair	4 00	4 00
“	1 “	2 00	2 00

*Dresses, gingham, etc.

CLOTHING—*Concluded*

	Average Quantity per year	Price	Cost per year
		\$ cts.	\$ cts.
GIRL—7-10 YEARS—<i>Concluded</i>			
Rubbers.....	2 "	0 95	1 90
Hat, summer.....	1	1 50	1 50
Cap, winter.....	1	0 75	0 75
Sundries.....	5 per cent		1 80
Totals.....			38 19
CHILD—4-6 YEARS			
Coat.....	$\frac{1}{2}$	8 00	4 00
Dress or suit, winter.....	1	4 00	4 00
Dress, summer.....	2	1 00	2 00
Skirt or pants.....	2	0 75	1 50
Sweater.....	1	1 25	1 25
Underwaists.....	2	0 50	1 00
Stockings.....	4 pairs	0 35	1 40
Nightgowns, flannelette materials.....	1 $\frac{1}{2}$ yds.	0 35	0 53
" cotton materials.....	1 $\frac{1}{2}$ "	0 30	0 45
Boots.....	3 pairs	1 50	4 50
Rubbers.....	1 pair	0 90	0 90
Cap.....	1	0 50	0 50
Hat.....	1	0 75	0 75
Mittens and gloves.....	2 pairs	0 30	0 60
Sundries.....	5 per cent		1 22
Total.....			24 60

SUMMARY

Items	Cost per year
	\$ cts.
Food—	
Meats and fish.....	126 00
Dairy products, etc.....	178 60
Bread, cereals, etc.....	50 45
Vegetables.....	31 15
Fruits.....	35 35
Sugar, etc.....	21 95
Tea, etc.....	17 70
Condiments, etc.....	5 11
All.....	467 31
Clothing—	
Man.....	80 65
Woman.....	77 50
Boy (10-12).....	52 40
Girl (6-8).....	38 19
Child (2-4).....	24 60
All.....	273 34
Fuel and light.....	114 35
Rent.....	240 00
Miscellaneous—	
Furniture and furnishings.....	60 00
Health, dentist, etc.....	60 00
Insurance.....	40 00
Contributions, dues, etc.....	30 00
Education, reading, etc.....	20 00
Cleaning, supplies, toilet articles, etc.....	30 00
Other items.....	40 00
All.....	280 00
Grand Total.....	1,375 00

Of course these prices will vary in different parts of Canada.

One of our friends in an interesting letter on "Cost Accounting" says:—

"Re cost accounting, if farm women would keep accurate accounts of all produce, meat, etc. they use, not at the price they sell them for, but at the price the consumer pays, I think they would be better satisfied with what they got for their labour,—For while cash is scarce good food is plentiful."

It is found that over sixty per cent of the food for the farmhouse table, including fruit, vegetables, meat, poultry and dairy products, and over fifty per cent of the fuel used in the farmhouse, is produced on the farm. A good record of this is not only interesting but valuable. Mary and John could keep it and it will be a fine thing all round.

FARMHOUSE ACCOUNTS

In the farmhouse, where the farm supplies much food for the table and where, on the other hand, the farm help often live in the farmhouse, it will be seen that the household accounts are very closely connected with the business accounts of the farm, and so are all the more important and interesting.



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They require special study, and an understanding should be arrived at as to the method of keeping account of all produce whether sold or used.

Thrift

The keeping of accounts helps us to be honest for we cannot honestly buy what we cannot pay for. The keeping of accounts encourages thrift, which means satisfactory earning, careful spending, and no wasting. The health, comfort, happiness and proper care of all the members of the family are the real aims of the home maker, and we must always remember not to think too much of money. The really thrifty person makes good use of everything, time, strength, effort, food, equipment, furniture and everything else.

HOUSEHOLD ACCOUNTS

It is worth while to keep accounts. You can see where you have spent too much or too little on any one thing. Should we try to increase or decrease it next year? Can we increase our savings? Have we bought luxuries at the expense of necessities or comforts? Has there been a fair division of expenditures among the

different members of the family? It is a great help to study your accounts at the end of the year. Accounts are an aid to real economy. The simplest accounts are best. Always keep your receipts. A convenient notebook in which we can write our expenditure day by day is probably the best.

It is also well to classify your expenditure in another part of your account book, keeping one page for food, another for clothing and so on. One page should always be kept for Cash or Cheques received and should tell that this cash was deposited in the Bank or placed in the purse or cash-box or whatever else you did with it. All that is really necessary is a notebook, preferably with stiff covers, in which to keep our daily record of expenditure. We might rule each page into four columns and write in the first column the date, "January, 1, 1924," in the second the name "Sugar", in the third the amount "20 pounds at 8 cents", and in the fourth column the total cost, \$1.60. At the end of the month or the end of the year we can classify each of these separate entries, so as to show what we have spent for meat, groceries, clothing, fuel and all the other things. When the end of the month or year comes, we may

begin to feel that this is going to take a good deal of time and trouble. So it will.

Try this way instead. Take two opposite pages of your account-book for each month and rule into twenty columns. Head each somewhat as follows:—

Date, Name, Quantity, Cost, Meat, Fish, Eggs, Dairy Products, Fruit, Vegetables, Groceries, Clothing, Furnishings, Equipment, Running Expenses, Education, Recreation, Giving, Health, Savings.

Then the item for sugar will appear just as described above, and in the column headed Groceries we enter \$1.60. At the end of the month all we need to do is to add each column, and write the total for the month, in red ink if you like. At the end of the year you have your total. Of course you will make your own contractions for headings, such as "Dairy P." instead of Dairy Products, and perhaps you would like to have a Reference List something like the following in front of your account-book explaining your headings.

DAIRY PRODUCTS

Butter.
Buttermilk.
Cheese.
Cream.
Milk.

GROCERIES

Barley meal.
Biscuit.
Bread.
Buckwheat flour.
Corn meal.
Oatmeal.
Pastry.
Rice.
Rye flour.
Wheat flour.
Baking powder.
Cocoa.
Coffee.
Flavorings.
Gelatin.
Honey.
Lard.

GROCERIES—*Con.*

Nuts.
Olive and other oils.
Olives.
Pectin.
Pickles.
Spices.
Sugar.
Syrup.
Tea.

CLOTHING

Hats.
Other clothing.
Repairs, cleaning
 pressing.
Shoes.
Stockings.
Suits.

FURNISHINGS

Carpets, rugs.
Curtains.
Furniture.
Table and bed linen.

EQUIPMENT

Tools.
Brooms.
Brushes.
Machines.
Utensils.
Appliances.

EDUCATION

Books.
Daily papers.
Lectures.
Music.
Periodicals.
Pictures.
School.

RUNNING EXPENSES

Accident insurance.
Fire insurance.
Fuel.
House servants.
Ice.
Laundry.
Light.
Soap.

RECREATION

Hospitality.
Fairs.
Movies.
Picnics.
Travel.

SAVINGS

Stationery and postage.	Investments.
Telephone.	Life insurance.
Toilet articles.	Savings-bank account.

A card system of keeping classified Household Accounts is simpler and better still. You can buy the cards for about \$1 per 1,000. The size will be about 4 by 6 inches, and you need some "guide cards" and a small box with cover to keep them in, costing about fifty cents. Then each card takes the place of a column in your Account-book.

THE MANAGEMENT OF THE HOME

The management of the home is a highly skilled and all-important occupation. The home is the place where men and women are made, where character grows, where goodness is nurtured, where love rules and casts out fear and evil. Mother, who is the centre and the motive power of all, should enjoy respect, freedom, and initiative, and this should be recognized in deed and word. A certain financial independence is necessary to self respect.

How do you value your own time? Thirty cents an hour? Very well—whatever you think is right. Do not forget to work out whether you are spending more time on a thing than it is worth.

PIN-MONEY

There is a great deal of pleasure in finding some "Pin-money" for Mother. The Minister's Wife gets the Marriage-Fees. What does Your Wife get? Some little extra cash, you know. A little "Ship that Comes In" every once in a while. There is a good Canadian Country Doctor who lives where there is no Dentist. His Wife's "Pin-money" is any money he receives for extracting teeth.

LOVE AND MONEY

Mother, who organizes and plans and administers and knows all about the home and everyone in it, and often makes one dollar do the work of two, and spends her time and strength and health and life and love in making the home and therefore the nation, bearing and rearing the children, cherishing the good, preventing the evil, making a little Heaven on Earth, needs from the Father and Family both love and money for such a great work. For one thing, she needs her own Bank Account for the Household Expenses. And she needs a little Savings Bank Account of her own too. It is not everybody who knows how to make the best use of a Bank Account. But Mother is such a good Manager.

"It is impossible to place a money value upon the presence of the mother in the home and the spirit of the service which she gives, and it is difficult to judge of the real value of outside work to obtain additional income if one honestly faces the fact that such work means partial withdrawal of the influence of the mother from the home life."

"In every home two business principles should be emphasized: the expenditure must not be greater than the return, and the expenditure should not be more than the ability to pay."

"Living by a carefully made budget means using such intelligence in the spending of one's income that first the necessities and then those desires which are most worth while are obtained."

"The successful budget is one which neglects none of the physical necessities, gives none of them an undue portion of the whole, and provides maximum amount of opportunity for the development of the mental and spiritual needs of life."

—S. Agnes Donham,

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